

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

IN RE: **RAFAEL ROSA DIAZ**
SSN xxx-xx-6065
EVELYN MATTOS MORALES
SSN xxx-xx-8011
Debtor(s)

CASE NO: **24-00015-ESL**

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION

Petition Filing Date: **01/05/2024**

First Meeting Date: **02/07/2024 at 9:00AM**

Days From Petition Date: **33**

341 Meeting Date: **02/07/2024 at 9:00AM**

910 Days Before Petition: **07/09/2021**

Confirmation Hearing Date: **03/06/2024 at 10:30AM**

Chapter 13 Plan Date: **01/05/2024** Amended

Plan Base: **\$9,000.00** Plan Docket #**2**

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) Received or Evidence shown at meeting:

Total Paid In: **\$0.00**

Check/MO# _____

Date: _____ Amount: \$ _____

*APPEREANCES: Telephone Video Conference

Debtor: Present Absent ID & Soc. OK

Joint Debtor: Present Absent ID & Soc. OK

Examined Not Examined under Oath

Examined Not Examined under Oath

Attorney for Debtor(s): Not Present Present

Name of Attorney Present (Other than Attorney of Record): _____

Pro-se

Creditor(s) Present None

FirstBank/Money Express -- Romero; Americas Leading Finance -- Offredi

***ATTORNEY FEES AS PER R 2016(b) STATEMENT:**

Attorney of Record: **ROBERTO FIGUEROA CARRASQUILLO***

Total Agreed: **\$4,000.00** Paid Pre-Petition: **\$513.00** Outstanding (Through the Plan): **\$3,487.00**

***TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING**

Debtor's/s' Commitment Period: Under Median Income 36 months Above Median Income 60 months §1325(b)(1)(B)
Projected Disposable Income: \$ _____

The Trustee cannot determine debtor's/s' commitment period at this time.

If the estate were liquidated under Chapter 7, nonpriority unsecured claims would be paid approximately \$2,206.00

The Trustee: NOT OBJECTS OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 25 %

§341 Meeting CONTINUED NOT HELD CLOSED

HELD OPEN FOR ____ DAYS until _____ pursuant to 1308. After this date the meeting is deemed CLOSED.

§341 Meeting Rescheduled for: _____

***As per UST Guideline for ZOOM 341 meeting Debtors and their attorneys must appear by video.

Comments:

*CREDITOR(S) ORAL OBJECTIONS [LBR 3015-2 (c)(4)]

-No objections

***TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6)** The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(5)] Plan fails to comply with required treatment of allowed Secured Claims.

Plan fails to provide for secured claim filed by Mueblerias Berrios

[1325(a)(6)] Feasibility - Debtor(s) does not has/have the capacity to make proposed plan payments.

Feasibility of plan depends on reaching a loss mitigation agreement with BPPR. Said creditor is objecting plan confirmation.

***OTHER COMMENTS / OBJECTIONS**

Debtors must update Hacienda Form 2781 to include tax year 2023 (social security beneficiaries).

/s/ Jose R. Carrion, Esq. Meeting Date: Feb 07, 2024

Trustee

/s/ Alexandra Rodriguez, Esq., Presiding Officer